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(ALL REPLIES TO LATHAM OFFICE)

November 8, 2018

Honorable Elizabeth S. Stong
United States Bankruptcy Court
Eastern District of New York
Conrad B. Duberstein U.S. Courthouse
271-C Cadman Plaza East
Brooklyn, NY 11201-1800

Re: In re Loretta Polisen-Fischer
Bankruptcy Petition #: 1-18-43429-ess

Dear Judge Stong:

Please be advised that our Firm represents AJX Mortgage Trust I, a Delaware Trust, Wilmington Savings Fund Society, FSB, Trustee, by its servicing agent Gregory Funding, LLC (the "Creditor") in the above-referenced matter. This letter serves to provide the Court with an update with regard to the Debtor's request for loss mitigation.

The subject loan remains contractually due for the August 1, 2010 payment with mortgage arrears in the amount of \$300,777.87. Notwithstanding the gargantuan mortgage arrears and eight year default as fully set forth below the Creditor cooperated in good faith with the Debtor's request for loss mitigation.

On June 12, 2018 the Debtor filed a proposed Chapter 13 Plan which included a request to participate in this Court's Loss Mitigation Program. Below is a chronology of events since the Debtor's initial request.

July 2, 2018	Creditor filed a Loss Mitigation Contact Designation and Loss Mitigation Package.
October 4, 2018	The Debtor submitted an incomplete package for review.
October 5, 2018	The attached Incomplete Notice was provided to Debtor's counsel. <u>See</u> Exhibit A

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Jaclyn C. Clemmer, Esq. is admitted to practice in NY and NJ and is the responsible attorney for the law firm's NJ office.

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October 16, 2018	A second incomplete package was submitted by the Debtor.
October 17, 2018	The attached Incomplete Notice was sent to Debtor's Counsel. <u>See</u> Exhibit B
October 22, 2018	Additional documents trickled in but again the loss mitigation was incomplete.
October 29, 2018	Follow up email send to Debtor's counsel regarding 10/17/2018 Incomplete Notice

After waiting three (3) months for an initial package and then receiving three (3) incomplete submissions on November 2, 2018 the Creditor issued a Loss Mitigation Denial. The foregoing highlights the arguments fully set forth in the Creditor's Motion to Dismiss and Motion to Terminate.

Notwithstanding the foregoing, annexed hereto as Exhibit "C" is a November 7, 2018 detailing the documents needed by the Creditor to move forward with a review of the Debtor's request for loss mitigation which request was initially filed with this Court back on June 12, 2018.

Very truly yours,

s/Lisa Milas _____
Lisa Milas, Esq.

cc: Naomi Zeltser, Esq. (*Via ECF, only*)